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CERTIFICATES OF OCCUPANCY IN TANZANIA LEGAL AND PRACTICAL ASPECTS

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ABSTRACT

This study examines Certificates of Occupancy in Tanzania and evaluates whether statutory entitlements attached to them translate into tangible rights for landholders. Using doctrinal and empirical legal research methods, the study analyses the Land Act, 1999 and the Village Land Act, 1999, alongside quantitative data from 50 landholders and qualitative insights from land registries, financial institutions, and courts. The findings indicate that Certificates of Occupancy enhance tenure security and can serve as collateral for loans. However, bureaucratic inefficiencies, particularly prolonged administrative procedures, significantly undermine their broader utility. Despite their legal recognition, Certificates of Occupancy remain underutilized in economic transactions and inheritance matters, reflecting systemic barriers such as institutional distrust and reliance on informal mechanisms. The study also reveals contradictions, including banks' preference for sales agreements over Certificates of Occupancy and the limited use of such certificates in bail proceedings, which challenge assumptions about their practical legal value. The article highlights a disconnect between Tanzania's progressive legal framework and the institutional capacity required for its effective implementation, a gap worsened by corruption and limited public awareness. It recommends digitization of land registries, streamlining of administrative procedures, subsidization of surveying costs, and gender-sensitive public education initiatives to bridge the divide between statutory guarantees and lived realities. Addressing these structural and administrative constraints is essential if Certificates of Occupancy are to evolve from symbolic entitlements into effective tools for inclusive development.

Keywords: Certificates of Occupancy; land governance; Tanzania; tenure security; legal empowerment; land rights.

1. INTRODUCTION

1.1 The Background

A Certificate of Occupancy refers to a document issued by the commissioner for lands to a person who has successfully applied for a granted right of occupancy.¹ It serves as evidence of lawful land holding and of the rights attached to such occupation. An applicant may be either a natural person or an artificial person, while the issuing authority is the Government working through designated officials. Accordingly, a Certificate of Occupancy serves not only the interests of landholders alone, but also of the Government, which obtains revenues through premiums, rents, fees and related land administration charges.

Although certificates of occupancy are legally recognized under both the Land and Village Land Act 1999, yet their uptake and practical utilization remain limited. One major reason is the persistent clogging and inefficiency within land registries which delays issuance. This situation raises questions as to whether the landholders extensively enjoy and utilize the rights associated with Certificates of Occupancy or do such rights remain formal and aspirational? The study at hand is therefore assesses whether the use of Certificates of Occupancy in Tanzania is a legal reality or merely a fiction.

The slow processing and collection of Certificates of Occupancy also jeopardize the Government's expectation of enhanced revenue collection. This paper therefore analyses the legal framework governing Certificates of Occupancy in Tanzania, identifies practical and legal gaps in their utilization, and proposes recommendations to improve their effectiveness.

1.2 Concept of a Certificate of Occupancy

A certificate of occupancy is a legal document that authorizing the occupation of land. It is issued through a formal statutory procedure in the name of the President and identifies the actual occupier, duration of occupancy, and the conditions attached to the grant.²³ It encompasses a bundle of land rights that may be enjoyed by the land holder pursuant to the law.

Accordingly, a Certificate of Occupancy is more than a mere legal document, it is an institutionalized form of property entitlement that that signals security of tenure and may facilitate land based investment. In principle, every surveyed parcel of land should be supported

¹ S.30 of the Land Act, 1999 R.E 2023

² The Land Act 1999. Cap 113

³ Nina N.R, (2002), Modelling of Business Process in Distributed Environment: a case study of Issuance of Certificate of Occupancy in Tanzania, Master's Thesis, International Institute for Geo-information science and Earth observation Enschede, The Netherlands.

by a Certificate of Occupancy to allow the holder to utilize the rights attached to it. The present study proceeds from the premise that despite the fact that Certificates of Occupancy are issued by the competent authorities in agreement with the law, their actual utilization remains limited, largely because of their persistent congestion within the land registries.

1.3 Rationale for Holding a Certificate of Occupancy

The rationale for holding land through a Certificate of Occupancy is grounded in the Constitutional requirement on the protection of Property rights⁴. A certificate of occupancy provides formal evidence of landholding and adds to improved livelihoods in both urban and rural areas. It may also minimize land disputes by identifying the lawful holder and by recording the surveyed and mapped boundaries of land. In addition, it enhances the social, cultural, and economic status of landholders. Recognizing the necessity of secure land tenure, the Government adopted the National Land policy of 1995 and enacted the Land Act and the Village Land Act, 1999. These statutes established the framework for the issuance of Certificates of Right of Occupancy (CROs) and 'Certificates of Customary Right of Occupancy (CCROs).

The mentioned statutes confer several rights related with occupancy including the right to lease, transfer, mortgage, create a lien, sell, devise by will, deposit, use land in bail -related undertakings, to and receive compensation. Some of these rights are further acknowledged in other statutes, such as the Criminal Procedure Act, cap 20 R.E. 2023 which addresses bail related matters.⁵ The legislative aspiration is that landholders should actively utilize these rights to improve their socio economic conditions while also supporting Governments revenue.

The rationale for formal occupancy further includes the prevention of unplanned settlements, particularly in urban and peri-urban vicinities. The thorough enjoyment of these rights is crucial to socio-economic security and flexibility in both urban and rural settings. The discussion below examines how the law provides these rights and the extent to which they are exercised in practice in Tanzania.

2. RIGHTS ASSOCIATED WITH CERTIFICATES OF OCCUPANCY

2.1 Mortgage

A mortgage is an interest in a right of occupancy or a lease created to secure the payment of money or the performance money's worth or the fulfillment of a condition⁶. In practice, mortgaging land entails using a Certificate of Occupancy, subject to statutory conditions, as security for borrowing. The parties to a mortgage are the mortgagor, who borrows, and

⁴ Article 24 of the Constitution of the United Republic of Tanzania, 1977 as amended from time to time.

⁵ See section 151(5) (e).

⁶ S.2 of the Land Act No.4 of 1999 R.E 2023

mortgagee, who lends. The former is the lender who provides money, while the latter is the borrower.

The right to mortgage⁷ is inter alia the most recognized and widely used rights related with Certificates of Occupancy in Tanzania. Financial institutions, especially banks, provide mortgage facilities to certificate holders in both urban and rural areas. In rural contexts, mortgage finance may support smallholder farmers by enabling them to purchase farm inputs, equipment, and other necessities. In some cases it also assists households, in meeting educational and other social expenses.

A study by Sanga suggests that many poor farmers in Tanzania seek mortgage finance to improve their livelihoods, although they often face hard conditions in accessing it⁸. The current study similarly found that many certificate holders are aware of the mortgage function of Certificates of Occupancy and attempt to use them for that purpose. However, some financial institutions hesitate to accept such certificates because of low land values in certain areas, poor records management in land registries, uncertainty arising from the conversion of village land to general land, weak registration systems, in rural areas, and lengthy procedures relating to land registration and transfer.

2.2 Inheritance by Will

The inheritance of Property in Tanzania is governed by both statutory and customary legal frameworks. The Law of Succession Act provides a wide statutory basis for the administration of deceased estates, while land related inheritance is also addressed under land legislation.⁹ The right to transmit land through inheritance ensures continuity of land holding even after the death of the original holder and protects the constitutional right to property.¹⁰

Upon the death of a landholder, beneficiaries may apply to the relevant registration authorities to be recorded as the lawful holders of the land through prescribed legal procedures¹¹. This facilitates intergenerational continuity, strengthens tenure security reduces the risks of unfair evictions and land disputes. In both urban and village lands settings holders of Certificates of Occupancy may transfer their interests by will during their lifetime, while succession in cases of intestacy may be administered by heirs, beneficiaries or legal personal representatives pursuant to law¹².

⁷ Ibid, part X

⁸ Sanga R.T (2009), Assessing the Impact of Customary Land Rights Registration on Credit Access by Farmers in Tanzania

⁹ Ss 67 and 68 of the Land Registration Act, CAP 334 R.E 2023

¹⁰ Article 24 of the Constitution of the United Republic of Tanzania 1977

¹¹ Part VIII of the Probate and Administration of Estates Act, Cap 352 R.E 2023

¹² [https://generisonline.com/Understanding Inheritance and Estate Planning Laws in Tanzania](https://generisonline.com/Understanding-Inheritance-and-Estate-Planning-Laws-in-Tanzania). Accessed 19 January 2025.

The recognition of inheritance rights has particularly improved access to land for disadvantaged groups, especially women, who historically, faced exclusion from land ownership after the death of a spouse or family member¹³. Inheritance through Certificates of occupancy has therefore contributed to reducing family disputes and strengthening security of tenure.

2.3 Bail in Court Proceedings

Bail is a temporary release of an accused person pending trial and is linked to the constitutional guarantee of fair process.¹⁴ It is also regulated by the Criminal Procedure Act¹⁵. In some cases, the grant of bail may involve proof of property or attachment of legally recognized land interests, especially where registered land is used to demonstrate reliability or financial standing.

Although the use of Certificates of Occupancy in bail – related court processes exists in practice, the extent of its use remains unclear. It is also important to determine whether this function is equally available to holders in both urban and rural areas, consistent with the principle of equal legal recognition of land rights as stated under the provision of section 18(1) of the village land act.

2.4 Lease

The growing demand for land, combined with its fixed supply, has made access to land increasingly difficult despite the legal recognition of various modes of acquisition such as purchase, gift, inheritance, and adverse possession. As a result, many people access land through lease arrangements.

A lease is the use of another person's land for a specified period under agreed terms. The legal parties are the lessor, who holds the land, and the lessee, who acquires temporary use rights. Part IX of the Land Act, 1999 recognizes leasing as one of the rights associated with land holding. Leasing is widely practiced in both urban and rural Tanzania. In rural areas in particular, large parcels of land are leased for farming, livestock keeping, and other economic activities.

Both citizens and non-citizens may lease land subject to legal requirements.

Leasing has contributed to improved livelihoods, agricultural production, and economic growth. It has also provided income to poor landholders, enabling them to meet household and educational needs. Land for economic purposes has enhanced people's livelihoods and boosted the gross domestic product. A vivid example is the presence of huge plantations throughout the

¹³Hamisi, U. A policy paper on land rights to women in Tanzania: Ardhi yangu, Maisha yangu. *Policy Paper* (2024). ResearchGate. Available at: https://www.researchgate.net/publication/378183382_A_POLICY_PAPER_ON_LAND_RIGHTS_TO_WOMEN_IN_TANZANIA_ARDHI_YANGU_MAISHA_YANGU (Accessed: 10 April 2025).

¹⁴ Article 13 (6) (b)

¹⁵ Section 151 (5) (e)

country, such as The Rice plantations in Mbarali area, Mbeya region, Tea plantations in Tukuyu, Mbeya region and Sugarcane Plantations in Kilombero area.

3. LEGAL REQUIREMENTS AND PROCEDURES FOR ACQUIRING CERTIFICATES OF OCCUPANCY

The law requires a Tanzanian citizen seeking a granted right of occupancy to make a formal application for land.¹⁶ Other requirements generally reflect the principles of legal capacity applicable to contracts, including attainment of majority age and soundness of mind. Where exceptions arise, legal representation may be used, for instance in the case of minors or persons lacking legal capacity.

For non-citizens, land may generally only be acquired for investment purposes and applications must be through the Tanzania Investment Centre.¹⁷ These requirements apply to across both urban and rural settings, subject to the relevant statutory regime.

The procedure for obtaining a Certificate of Occupancy depends on whether the land is urban or rural land. In urban land, an application is made to the Commissioner for lands under section 25 of the Land Act, 1999. In Village Land contexts, Village Land Council play a central role under section 22 of the Village Land Act, 1999. Once an application is accepted, further steps may include land inspection, survey and payment of the prescribed statutory fees before the grant is finalized.

4. CONDITIONS ATTACHED TO RIGHTS OF OCCUPANCY

Upon the grant of a right of occupancy the holder must comply with several statutory conditions, including payment of premium and land rent¹⁸. In urban areas, a granted right of occupancy is generally limited term of ninety nine years¹⁹, whereas in village land settings the period may be indefinite subject to the applicable legal framework²⁰.

When the term of occupancy expires, the holder may apply for the renewal to the Commissioner for Lands. Renewal depends on the holders's compliance with the existing terms and conditions and may be granted subject to new conditions determined by the Commissioner.

5. REVOCATION OF RIGHTS OF OCCUPANCY AND ITS EFFECTS

Where a landholder breaches the conditions attached to a right of occupancy, a notice of intention to revoke may be issued, usually giving the holder ninety days to show cause why the

¹⁶ See Section 19 of the Land Act, 1999

¹⁷ Ibid, section 20

¹⁸ Section 33 of the Land Act 1999 R.E 2023.

¹⁹ Ibid, section 34.

²⁰ Section 27 of the Village Land Act 1999 R.E 2023.

right should not be terminated²¹. If the holder fails to provide a satisfactory explanation, the Commissioner may recommend revocation to the President through the Minister responsible for lands²². Once, such right has been revoked, the landholder loses the legal basis for utilizing the rights attached to the Certificate of Occupancy. Revocation therefore has serious implications for tenure security, economic use, and access to legally protected land-based rights.

6. METHODOLOGY

The research approach adopted lies within legal research, as discussed and extensively explained by Bullu²³ and Abugu.²⁴ Therefore, doctrinal and empirical legal approaches were employed. The doctrinal component involved a comprehensive review of the Land Act No.4 of 1999 R.E. 2023, the Village Land Act No.5 of 1999 R.E. 2023, and their related regulations. It also examined associated statutes, legal textbooks, case law, the Constitution of the United Republic of Tanzania, 1977, reports, and articles from legal journals.

The empirical component employed interviews and questionnaires, to gather primary data from landholders, land registry officials, and bank and court officials. The study was conducted in Mbeya City and Mbeya District, from which fifty holders of Certificates of Occupancy were systematically selected from purposively selected wards for questionnaire administration.

Interviews with officials from the Mbeya land registry, banks, and the regional court complemented the quantitative findings.

Questionnaire data were analysed using SPSS and presented through descriptive statistics. The analysis Interview data were transcribed and subjected to thematic analysis in order to identify recurring patterns, themes, and relationships. Secondary data were obtained from government publications, Ministry documents, reports of international organizations, and NGOs materials in order to improve a broader institutional and policy context. relationships.

7. RESULTS AND DISCUSSION

This section presents and discusses the findings on the practical use of Certificates of Occupancy in Mbeya, Tanzania. It focuses on the extent to which landholders utilize rights associated with Certificates of Occupancy, including rights of transfer, lease, mortgage, lien, inheritance, and use

²¹ Section 52 of the Land Act 1999 R.E 2023.

²² Ibid Section 53.

²³ Saphy Lal Bullu, *Legal Research Proposal and its entails, commonwealth Law Review Journal*, Commonwealth Law Review Journal, 2019, Vol. 5, p.273.

²⁴ Abugu, U, *Legal Research methodology and Applicable Procedures to Legal Research in Nigeria*, Ph.D Thesis, the Virtual National Workshop for Legal Research Assistants of the National Judicial Institute, Nigeria, 2021.

in judicial processes. These rights are legally grounded in the Land Act. No.4 of 1999 and the Village Land Act No. 5 of 1999.

7.1 Utilization of Certificates of Occupancy

The study found that Certificates of Occupancy were used for multiple purposes by respondents. The most frequently reported use was in court bail-related matters, followed by leasing, while inheritance related use was relatively less common. Because respondents reported multiple multiple uses, the aggregate percentages exceeded one hundred percent.

The prominence of Certificates of Occupancy in bail-related processes suggests that they are perceived as legally credible instruments in judicial settings, likely because they constitute formal proof of landholding under the Land Act, 1999. Leasing was also a notable area of utilization, reflecting the Certificates of Occupancy in formalizing temporary land transactions. By contrast, the relatively limited use of such certificates for inheritance suggests the persistence of cultural barriers, informal succession practices, and procedural complexity in title transfer after death.

These findings partially support the study's objective. Certificates of Occupancy are indeed utilized for some legally recognized purposes, especially as legal safeguards, but they remain significantly underutilized as instruments of economic empowerment and intergenerational asset transfer.

7.2 Perceived Rights of Holders of Certificates of Occupancy

The study further examined the rights perceived by certificate holders as most important. The most frequently cited rights were tenure security, use as loan collateral, and increased land value. Other benefits, such as reduction of boundary disputes and ease of selling land, were reported far less frequently.

The prominence of tenure security is consistent with the legal purpose of Certificates of Occupancy as proof of formal landholding. This indicates some success in reducing the risk of eviction and uncertainty, especially in contexts where informal occupation is common.

Their use as collateral similarly confirms their relevance to financial inclusion. However, the low rating of ease of sale suggests that statutory transferability does not always translate into efficient or accessible land markets.

Respondents also identified the principal reasons for non-utilization of these rights. These included lack of awareness, limited access to financial institutions, and, most prominently, fear of losing land. Fear of dispossession appears to discourage many landholders from using certificates for mortgages or other transactions, even where the law formally permits such use.

7.3 Challenges Faced by Landholders in Utilizing Certificates Occupancy

The most significant challenge identified in the study was prolonged administrative procedure. A substantial majority of respondents cited delays in verification, approval, or processing as the main obstacle to utilizing their Certificates of Occupancy. A smaller proportion reported inadequate understanding of the rights attached to the certificate.

The dominance of bureaucratic delay points to serious institutional inefficiencies in the implementation of Tanzania's land laws. These delays affect the use of Certificates of Occupancy as collateral, the transfer of interests, and the broader credibility of formal land administration. Respondents indicated that land registry procedures, fee processing, and interactions with financial institutions were often cumbersome and time consuming. Such findings are consistent with earlier studies (Sheuya & Burra, 2016) that identified administrative burdens as a key limitation in land formalization systems.

Interestingly, lack of awareness was reported less frequently than expected, especially given the consistent policy emphasis in earlier literature on legal education and public awareness²⁵. This may suggest that although awareness remains relevant, structural and bureaucratic barriers are perceived as more immediate and damaging than knowledge deficits.

These findings are significant for the study's core inquiry. They demonstrate that although Certificates of Occupancy are designed to facilitate legal and economic rights, their practical use is heavily constrained by institutional weakness, administrative inefficiency, and, in some cases corruption. The gap between law and practice is therefore not merely doctrinal but deeply administrative and structural²⁶.

7.4 Institutional Insights On the Use of Certificates of Certificates of Occupancy in Land Administration, Finance, and the Judiciary

This section explores critical themes that emerged from an in-depth investigation into utilizing Certificates of Occupancy within Tanzania's land governance and financial systems. The selected institutions for investigation play a key role in issuing rights accrued from Certificates of Occupancy. Interviewed officials had the following insights.

7.4.1 Fragmented Reliance in Financial Transactions

²⁵ Hamisi, U. A policy paper on land rights to women in Tanzania: Ardhi yangu, Maisha yangu. *Policy Paper* (2024). ResearchGate. Available at: https://www.researchgate.net/publication/378183382_A_POLICY_PAPER_ON_LAND_RIGHTS_TO_WOMEN_IN_TANZANIA_ARDHI_YANGU_MAISHA_YANGU (Accessed: 10 April 2025).

²⁶ Hamisi, U. A policy paper on land rights to women in Tanzania: Ardhi yangu, Maisha yangu. *Policy Paper* (2024). ResearchGate. Available at: https://www.researchgate.net/publication/378183382_A_POLICY_PAPER_ON_LAND_RIGHTS_TO_WOMEN_IN_TANZANIA_ARDHI_YANGU_MAISHA_YANGU (Accessed: 10 April 2025).

The study revealed inconsistent reliance on Certificates of Occupancy in Tanzania's financial sector. Banks formally recognize such certificates as acceptable collateral for mortgages, but in practice they often rely on sales agreements because many applicants do not possess formal certificates. This reflects a broader structural problem: large areas of land remain unsurveyed or informally occupied, making formal documentation inaccessible to many land users.

This reliance on informal substitutes reveals a disconnect between the legal framework and practical realities. Although the law envisions Certificates of Occupancy as the basis of secure and formal land transactions, financial institutions have adapted to widespread informality by accepting alternative evidence of occupation.

7.4.2 Institutional Collaboration and Exclusionary Compliance

Financial institutions and government agencies appear to collaborate in verifying the legal status of land offered in transactions. Banks commonly undertake due diligence with land registries to confirm ownership status, encumbrances, and land rent compliance. While this supports legal certainty, it may also reinforce exclusionary practices. For example, refusal to accept undeveloped plots as mortgage security disadvantages landholders who possess land but lack the resources to develop it immediately.

Court officials similarly indicated that verification of Certificates of Occupancy is often necessary in bail-related matters, but that problems such as double allocation and unsurveyed land sometimes undermine the reliability of the process. This reveals a tension between legal compliance and inclusive access to land-based rights.

7.4.3 Awareness Gaps and the Need for Public Education

Interviewees across institutions emphasized the need for better public education on the rights associated with Certificates of Occupancy. Many landholders were said to be unaware of their rights to transfer, mortgage, renew, legally use their certificates. This problem appears particularly acute in rural settings, where agricultural priorities often overshadow land formalization and legal literacy.

These findings support calls for expanded civic education and suggest that legal reform alone is insufficient unless accompanied by practical awareness-building among landholders²⁷.

7.4.4 Need for Legal and Administrative Reforms

²⁷ De Soto, H. Are Africans culturally unsuited to property rights and the rule of law? Some reflections based on the Tanzanian case. In *Rights and Legal Empowerment in Eradicating Poverty* (eds. Banik, D.) 155–174 (Ashgate, 2008).

Stakeholders consistently called for reforms aimed at reducing costs, simplifying procedures. Improving record management, and combating corruption. Suggested measures included reducing surveying costs, digitizing registry records, and minimizing bureaucratic steps in land transactions. These recommendations align with broader comparative experiences showing that digitized and transparent land administration systems improve efficiency and reduce fraud.

At the same time, reform efforts must also address patterns of exclusion, particularly those affecting women and rural populations, whose experiences were not sufficiently visible in institutional narratives.

7.4.5 Contradictory Practises

The study also identified divergent institutional practices. Some financial institutions were willing to accept undeveloped plots as mortgage security, while others categorically rejected them. Similarly, although Certificates of Occupancy are commonly assumed to be useful in court-related processes, some judicial officers reported only limited actual use of them in bail proceedings.

These contradictions show that the practical value of Certificates of Occupancy is not uniform across institutions. Their utility depends not only on legal recognition, but also on institutional culture, administrative discretion, and the socio-economic profile of applicants.

5. CONCLUSION AND RECOMMENDATIONS

This study demonstrates that Certificates of Occupancy in Tanzania occupy an ambivalent position: they are legally powerful instruments, yet their practical effectiveness remains constrained by systemic barriers. On the one hand, they strengthen tenure security and may facilitate access to credit. On the other hand, their broader role in economic empowerment, inheritance, and efficient land transactions remains underdeveloped.

The findings show that bureaucratic inefficiency, particularly prolonged administrative procedures, is the most significant obstacle to effective utilization. Other barriers include fear of losing land, limited institutional trust, lack of awareness, and the persistence of informal mechanisms such as reliance on sales agreements. The study therefore reveals a misalignment between Tanzania's progressive statutory framework and the institutional conditions necessary for its realization.

Although Certificates of Occupancy enjoy legal credibility, especially in formal and judicial settings, their practical use remains uneven and often exclusionary. Their benefits are not yet broadly distributed across the population, especially among rural communities and women. Without structural reforms, Certificates of Occupancy risk remaining symbolic legal instruments rather than engines of socio-economic transformation.

The following recommendations are proposed:

a. Institutional and Administrative Reforms

- Streamline procedures by digitizing land registries, automating verification processes, and creating centralized databases accessible to land registries, banks, and courts.
- Reduce bureaucratic delays by establishing clear timelines for processing applications, searches, transfers, and related approvals.
- Strengthen anti-corruption mechanisms through transparent fee schedules, accountability systems, and independent oversight of land administration processes.

b. Legal and Policy Reforms

- Review restrictive lending practices that prevent acceptance of undeveloped but valuable plots as collateral.
- Harmonize statutory and customary systems in order to reduce disputes and improve the practical enforceability of land rights.
- Clarify procedural rules governing inheritance, mortgage, transfer, and bail-related use of Certificates of Occupancy.

c. Public Awareness and Education

- Conduct grassroots legal education campaigns on the rights attached to Certificates of Occupancy, especially in rural and peri-urban communities.
- Develop gender-sensitive outreach programs to improve women's access to inheritance rights, mortgage opportunities, and land administration services.

d. Financial and Technical Support

- Subsidize surveying and processing costs to encourage formalization, especially for low-income households and rural landholders.
- Promote inclusive credit products through collaboration with banks and microfinance institutions so that land documents can support broader financial access.

8.5 Research and Monitoring

- Undertake longitudinal studies to track the impact of reforms on the actual use of Certificates of Occupancy.
- Establish feedback mechanisms through which landholders can report administrative challenges and institutional barriers in real time.

Tanzania's Certificate of Occupancy system has significant potential to advance land governance, economic inclusion, and social justice. That potential, however, can only be realized through comprehensive reforms addressing bureaucracy, public awareness, institutional coordination, and

structural inequality. If these challenges are effectively tackled, Certificates of Occupancy can move beyond symbolic legal status and become meaningful instruments of secure tenure and inclusive development.

9 AUTHOR'S BIOGRAPHY

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